

CSD 1331 [12/01/23]

Name, Address, Telephone No. & I.D. No.

Joshua Sternberg 250687
8605 Santa Monica Blvd.,
Suite #81823
West Hollywood, CA 90069-4109
310-270-4343
250687 CA

UNITED STATES BANKRUPTCY COURT
 SOUTHERN DISTRICT OF CALIFORNIA
 325 West F Street, San Diego, California 92101-6991

In Re

Antonio Vasquez Gonzalez
Jessica Garcia Gonzalez

BANKRUPTCY NO. **24-02113-13**

Debtor(s)

NOTICE OF PRE-CONFIRMATION MODIFICATION DATED 10/10/2024
TO AMENDED CHAPTER 13 PLAN DATED 10/08/2024

TO: Hon. Chief Judge Christopher B. Latham, Michael Koch/Chapter 13 Trustee; United States Trustee; and all creditors and/or parties in interest:

You are hereby notified that the Debtor(s) have contemporaneously filed a Pre-Confirmation Modification dated 10/10/2024 ("PCM") to the Amended Chapter 13 Plan dated 10/08/2024 with this notice. Because Debtor(s) represent that the PCM will not adversely affect any party in interest, confirmation of the Chapter 13 Plan as so modified will be considered at the following time:

- ☐ If no objection to the Chapter 13 Plan is currently pending, the PCM will be considered at the § 341(a) Meeting of Creditors set for _____, at _____ .m., at _____, at which the sufficiency of the proposed modification will be considered. No further notice need be given.
- ☒ The hearing set for 10/16/2024, at 02:00 p .m., in Department No. 1 Room 218, of the Jacob Weinberger United States Courthouse, on the objection(s) to confirmation already filed, located at 325 West F Street, San Diego, California 92101-6991 ("Court"). No further notice need be given.

IF A PARTY CONTENDS THAT THE CHAPTER 13 PLAN AS MODIFIED AFFECTS ITS INTERESTS, IT MUST FILE AN OPPOSITION AND REQUEST A HEARING FROM THE COURTROOM DEPUTY CLERK.

DATED: **October 14, 2024**

/s/ Joshua Sternberg
Joshua Sternberg 250687

Attorney for Debtor

If modifying the Chapter 13 plan after confirmation per §1329, use Local Form CSD 1149.

If modifying the Chapter 13 Plan in a manner that might adversely affect a party in interest, use Local Form CSD 1170.

CSD 1331 (Page 2) [12/01/23]

CERTIFICATE OF SERVICE

I, the undersigned whose address appears below, certify:

That I am, and at all relevant times was, more than 18 years of age;

That on the 14th day of October 2024, I served a true copy of the within NOTICE OF PRE-CONFIRMATION MODIFICATION TO CHAPTER 13 PLAN on the following persons listed below by the mode of service shown below:

1. **To Be Served by the Court via Notice of Electronic Filing ("NEF"):**

Under controlling Local Bankruptcy Rules(s) ("LBR"), the document(s) listed above will be served by the court via NEF and hyperlink to the document. On 10/14/2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the e-mail address(es) indicated and/or as checked below:

☒ Attorney for Debtor: Joshua Sternberg; js@sternberglawgroup.com

☒ For Chapter 13 cases:
MICHAEL KOCH, TRUSTEE
mkoch@ch13.sdcxmail.com

2. **Served by United States Mail:**

On 10/14/2024, I served the following person(s) and/or entity(ies) at the last known address(es) in this bankruptcy case by placing accurate copies in a sealed envelope in the United States Mail via 1) first class, postage prepaid or 2) certified mail with receipt number, addressed as follows:

☒ *See attached mailing list*

☒ Debtors:
Antonio Gonzalez and Jessica Garcia Gonzalez
1418 N Fig Street
Escondido, CA 92026

3. **Served by Personal Delivery, Facsimile Transmission, Overnight Delivery, or Electronic Mail:**

Under Fed.R.Civ.P.5 and controlling LBR, on ____, I served the following parties by personal delivery, or (for those who consented in writing to such service method), by facsimile transmission, by overnight delivery and/or electronic mail as follows:

☐ Attorney for Debtor:

☐ Debtor:

I declare under penalty of perjury under the laws of the United States of America that the statements made in this proof of service are true and correct.

Executed on October 14, 2024

/s/ Joshua Sternberg
Joshua Sternberg 250687
Sternberg Law Group
8605 Santa Monica Blvd.,
Suite #81823
West Hollywood, CA 90069-4109
Address

Label Matrix for local noticing
0974-3
Case 24-02113-CL13
Southern District of California
San Diego
Wed Sep 25 03:53:34 PDT 2024

VW Credit, Inc.
3160 Crow Canyon Place, Suite 215
San Ramon, CA 94583-1110

Aidvantage on behalf of
Dept of Ed Loan Services
PO BOX 300001
Greenville TX 75403-3001

Bank of America
Attn: Bankruptcy
4909 Savarese Circle
Tampa, FL 33634-2413

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Cavalry SPV I, LLC
PO Box 4252
Greenwich, CT 06831-0405

Discover Bank
PO Box 3025
New Albany, OH 43054-3025

FRANCHISE TAX BOARD
BANKRUPTCY SECTION MS A340
PO BOX 2952
SACRAMENTO CA 95812-2952

FreedomRoad Financial
10509 Professional Circle Ste 100
Reno, NV 89521-4883

Harley-Davidson Credit Corp
PO Box 9013
Addison, Texas 75001-9013

Lakeview Loan Servicing, LLC
ZBS Law, LLP
30 Corporate Park, Suite 450
Irvine, CA 92606-3401

U.S. Bankruptcy Court
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Amex
Correspondence/Bankruptcy
Po Box 981540
El Paso, TX 79998-1540

Bank of America, N.A.
PO Box 673033
Dallas, TX 75267-3033

Capital One N.A.
by AIS InfoSource LP as agent
PO Box 71083
Charlotte, NC 28272-1083

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Discover Financial
Attn: Bankruptcy
Po Box 3025
New Albany, OH 43054-3025

Franchise Tax Board
Personal Bankruptcy MS A340
Po Box 2952
Sacramento, CA 95812-2952

Goldman Sachs Bank USA
Attn: Bankruptcy
Po Box 70379
Philadelphia, PA 19176-0379

IRS
P.O. Box 7346
Philadelphia, PA 19101-7346

Synchrony Bank c/o AIS Portfolio Services LL
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

1140 S. Tremont Street, Suite 105
Oceanside, CA 92054-5179

Attn: Synchrony Bank Department
AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Barclays Bank Delaware
Attn: Bankruptcy
125 South West St
Wilmington, DE 19801-5014

Cavalry Portfolio Services
Attn: Bankruptcy
1 American Lane, Ste 220
Greenwich, CT 06831-2563

Citibank N.A.
Citibank, N.A.
5800 S Corporate Pl
Sioux Falls, SD 57108-5027

EBF Holdings, LLC
c/o Glass & Goldberg
22917 Burbank Blvd.
Woodland Hills, CA 91367
mgoldberg@glassgoldberg.com 91367-4203

Freedom Road Financial
Attn: Bankruptcy
10509 Professional Circle, Suite 100
Reno, NV 89521-4883

Harley Davidson Financial
Attn: Bankruptcy
Po Box 22048
Carson City, NV 89721-2048

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o National Bankruptcy Services, LLC
P.O. Box 9013
Addison, Texas 75001-9013

Javier Ramos & Noe Arvizu
c/o GREENMAN, LACY, KLEIN
900 Pier View Way, PO Box 299
Oceanside, CA 92049-0299

Lakeview Loan Servicing, LLC
c/o LoanCare, LLC
3637 Sentara Way
Virginia Beach, VA 23452-4262

Loancare LLC
3637 Sentara Way
Virginia Beach, VA 23452-4262

Marshall F. Goldberg, Esq.
Glass & Goldberg
22917 Burbank Blvd.
Woodland Hills, CA 91367
mgoldberg@glassgoldberg.com 91367-4203

Midland Credit Mgmt
Attn: Bankruptcy
Po Box 939069
San Diego, CA 92193-9069

Navient
Attn: Bankruptcy
Po Box 9635
Wilkes Barre, PA 18773-9635

Navy FCU
Attn: Bankruptcy
Po Box 3000
Merrifield, VA 22119-3000

Navy Federal Cr Union
Attn: Bankruptcy
Po Box 3000
Merrifield, VA 22119-3000

Navy Federal Credit Union
P.O. Box 3000
Merrifield, VA 22119-3000

Noe Arvizu and Javier Ramos
c/o Joanne P. Sanchez, Esq.
SANCHEZ & BALTAZAR ATTORNEYS P.C.
1140 S. Tremont Suite 105
Oceanside, CA 92054-5179

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Pathway Funding of Miami LLC
c/o Zachter PLLC
2 University Plaza, Suite 205
Hackensack, NJ 07601-6211

Peak Foreclosure Services, Inc
5900 Canoga Ave, Ste 220
Woodland Hills, CA 91367-5124

Synchrony Bank
AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Synchrony Bank
PO Box 669805
Dallas, TX 75266-0757

Synchrony/Polaris Consumer
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

TSI
Attn: Bankruptcy
Po Box 15130
Wilmington, DE 19850-5130

United States Trustee
Office of the U.S. Trustee
880 Front Street
Suite 3230
San Diego, CA 92101-8897

VW Credit Inc. dba Audi Financial Services
c/o VW Credit, Inc.
PO Box 9013
Addison, Texas 75001-9013

Volkswagen Credit, Inc
Attn: Bankruptcy
2200 Woodland Pointe Ave
Herndon, VA 20171-5874

Wells Fargo Bank N.A., d/b/a Wells Fargo Aut
PO Box 169005
IRVING, TEXAS 75016-9005

Antonio Gonzalez
1418 N Fig Street
Escondido, CA 92026-2753

Javier Ramos
Sanchez & Baltazar Attorneys, P.C.
1140 S. Tremont Street, Suite 105
Oceanside, CA 92054-5179

Jessica Garcia Gonzalez
1418 N Fig Street
Escondido, CA 92026-2753

Joshua Sternberg
Sternberg Law Group
8605 Santa Monica Blvd
Ste Pmb 81823
West Hollywood, CA 90069-4109

Michael Koch
Chapter 13 Trustee
402 W. Broadway
Ste 1450
San Diego, CA 92101-8544

Noe P. Arvizu
Sanchez & Baltazar Attorneys, P.C.
1140 S. Tremont Street, Suite 105
Oceanside, CA 92054-5179

Chase Card Services
Attn: Bankruptcy
P.O. 15298
Wilmington, DE 19850

PORTFOLIO RECOVERY ASSOCIATES, LLC
POB 41067
Norfolk, VA 23541

(d)Portfolio Recovery Assoc
POB 41067
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC
Attn: Bankruptcy
120 Corporate Boulevard
Norfolk, VA 23502

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)EBF Holdings, LLC c/o Glass & Goldberg

(d)Navy FCU
Attn: Bankruptcy
Po Box 3000
Merrifield, VA 22119-3000

(u)Navy Federal Cr Union

End of Label Matrix
Mailable recipients 56
Bypassed recipients 3
Total 59